

Spring is Here!

The days are getting longer and the temperatures are heating up, and that means Spring is here! While it is great to see fewer and fewer frigid days, Spring brings it's own set of unique challenges for public entities.

With Spring comes rain, and the rain can lead to an increase in sewer backup claims. If your public entity is responsible for sewer lines, it's a good time to inspect and provide the proper maintenance to all entity-owned sewer lines to help prevent any issues before they start.

The warmer weather also means an increase in activity for parks and recreation. Those entity-owned basketball courts and playground equipment have endured a hard winter. They need to be inspected and to have any problems corrected before public use is allowed.

While I'm sure that most of us are glad to see this year's winter pass, it is important to remember that your entity's loss exposures are still very much present. Yesterday's homerun does not win today's ball game, and I look forward to continually working with our valued members to help reduce and prevent losses.

Justin Stringer

MOPERM Risk Specialist

Is Your Property Covered??

For a building, structure, or any other piece of property to be properly insured, each must be specifically listed on the property policy with an address and value.

The best way to make sure all of your entity's property is listed on the policy is to physically inspect all entity-owned locations. Spring is great time to get out and take inventory.

Commonly overlooked property includes playground equipment, light poles, fencing, bleachers, and artificial surfaces such as Astroturf and tennis court pads.

To ensure that your entity's property schedule is complete, contact your agent (if applicable) to set up an inspection. If your entity's property policy is direct with **MOPERM**, contact Justin Stringer.

Contact Information
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Commonly Asked Questions

Q) Does MOPERM offer Property Blanket Coverage?

A) No. For property coverage to apply, each building or structure must be specifically listed on the property policy with an address and value.

Q) Is MOPERM offering the Driver Training Rebate Program for 2014?

A) Yes. **MOPERM** will provide a \$50 rebate per employee that attends a driving course from a **MOPERM** approved training vendor. For details on the program, contact Justin Stringer.

Q) Does MOPERM insure liability for Skate Parks?

A) Yes, but for liability to extend to a Skate Park, it must follow the **MOPERM** Skate Park Guidelines and be inspected by **MOPERM** before being made available for public use. Contact Justin Stringer for additional information.

Claims Connection

Claim Situation #1:

Claimant was walking down a set of outdoor stairs, and the handrail broke. As a result, the claimant fell down the flight of stairs and sustained serious bodily injuries. The stairs and handrails were in poor condition, and they had not been properly maintained in years. There was no question about the injuries that were sustained. The real question was: who owned the staircase?

Two entities were involved, and each thought that the staircase belonged to the other. Neither was providing the maintenance needed. Upon further review, it was determined that the MOPERM insured entity did, in fact, own the staircase, and was liable for the injuries to the claimant.

Total Payout: \$125,000

Member Deductible: \$1,000

Lesson to Learn:

Know and be aware of **ALL** property that your entity owns, and provide proper maintenance.

Claim Situation #2:

Over the course of a few months, the claimant said she had been sexually harassed by her then-supervisor on a continual basis, and she filed a complaint with the department. After filing the complaint, the claimant was reassigned to an unfavorable shift and began to be evaluated differently. Shortly after the changes, a lawsuit for Sexual Harassment and Retaliation was filed against the entity, and the claimant prevailed.

Total Payout: \$225,000

Member Deductible: \$5,000

Lesson to Learn:

Employees have rights, and if those rights are violated and a complaint is filed, do not react negatively. The above entity may have had a defense for the Sexual Harassment claim, but lost that defense by retaliating against the employee.

No One is Perfect
By providing real life claims examples, it is MOPERM's hope that we all can learn from the experience of other members. Not all claims are preventable, but it is MOPERM's goal to prevent as many as possible.

Frequent Spring Claims

(Data from 3/19/13 to 6/20/13)

Sewer Backup Claims:

Total: 36 Claims

Total Payout: \$166,217.97

Average Payout: \$4,617.17

Claims Range: \$0 to \$58,750.89

Lesson to Learn: Perform and document routine maintenance on all sewage lines.

Lawnmower Debris Claims:

Total: 13 Claims

Total Payout: \$10,496.28

Average Payout: \$807.41

Claims Range: \$0 to \$1,700.48

Lesson to Learn: Make sure mowing debris is directed safely.

Preventing claims and protecting the solvency of the pool is the ultimate goal of Risk Management. The more successful we are in preventing claims, the higher the probability of MOPERM being able to offer member refunds!